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Docket No. 631-001



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Patent 10/02/01  
(2)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of :  
DONALD L. JACOBS ET AL. :  
Serial No.: 09/917,474 :  
Filed: July 27, 2001 :  
For: MILITARY INSTALLMENT LOAD AND :  
EDUCATIONAL SERVICES SYSTEM :

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner  
for Patents  
Washington, D.C. 20231

Sir:

Applicant discloses to the Examiner under 37 CFR 1.56, and 37 CFR 1.97-1.98, as revised (1135 OG 13) and effective March 16, 1992, the information listed on the attached form PTO - 1449. This information may be found to be material to this invention under the current applicable patent law and as interpreted by the US PTO Rules, as cited above. Review and consideration of the listed references/information during substantive examination of this application is respectfully requested.

Applicant specifically emphasizes that this statement, and/or the act of providing copies of these references, is not to be construed as an admission that all or any of the references are prior art to the specific invention disclosed and claimed.

Also, nothing in this statement is to be construed as a representation that this is the only material information to be found, or the best. It, however, is the only information

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known to the applicant at this time that is believed to meet the "materiality standard" of the law.

If additional qualifying references or other information is discovered in the future, it will be submitted promptly to fulfill applicant's continuing duty of disclosure under 37 CFR 1.99.

Respectfully submitted,

**KING AND SCHICKLI**

  
J. Ralph King

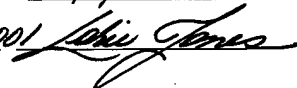
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(use as many sheets as necessary)

1

of

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09/917.474

July 27, 2001

Donald L. Jacobs et al.

Examiner Name

Attorney Docket

631-001

[illegible]

Examiner Signature		Date Considered	
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Substitute for form 1449B/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	09/917,474
				Filing Date	July 27, 2001
				First Named Inventor	Donald L. Jacobs et al.
				Group Art Unit	
				Examiner Name	
Sheet	2	of	2	Attorney Docket Number	631-001

[illegible]

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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